

Certificate Number: 03605-PR-DE-015100670

Bankruptcy Case Number: 11-03665



03605-PR-DE-015100670

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 8, 2011, at 1:37 o'clock PM AST, LYDIA E. RUIZ MARTELL completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: June 8, 2011 By: Hector Vazquez

Name: HECTOR VAZQUEZ

Title: Counselor